City of Owensboro

Department of Finance

Monthly Financial Reports

Period Ended June 30, 2026

Tom Watson – Mayor
Bob Glenn – Mayor Pro-Tem
Sharon NeSmith – Commissioner
Jeff Sanford – Commissioner
Curtis Maglinger – Commissioner

Nate Pagan – City Manager
Angela Waninger – Director of Finance
Dané Galloway – Deputy Director of Finance

City of Owensboro
Kentucky

Finance Department
101 East Fourth Street,
Owensboro, KY 42303
Phone: (270) 687-8523
FAX: (270) 687-8526

Finance Memorandum

TO: Nate Pagan, City Manager

FROM: Angela Waninger, Director of Finance and Support Services

DATE: August 18, 2026

RE: Financial Report for Month Ended June 30, 2026

General Fund revenues through June 30, 2026, of $79,904,788 were $3,118,822 higher than budget primarily due to higher Net Profits, Property Taxes, and Occupational Withholding, partially offset by lower Municipal Road Aid. General Fund expenditures of $81,023,996 were $6,802,041 under budget primarily due to Transfer to Transit, General Government items, and savings in Personnel Services.

Outside of timing variances, the revenues and expenditures in other funds are in line with budget.

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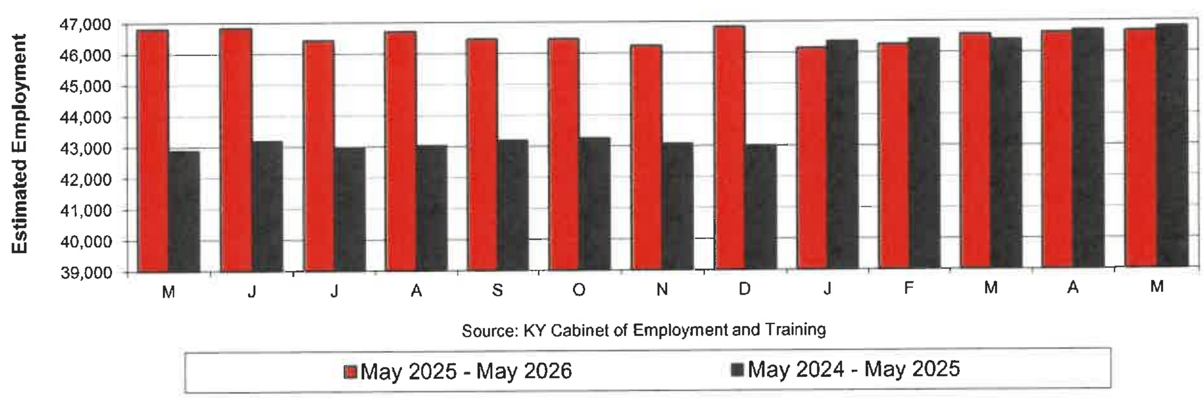
Owensboro Economic Indicators
Most Recent Twelve Months

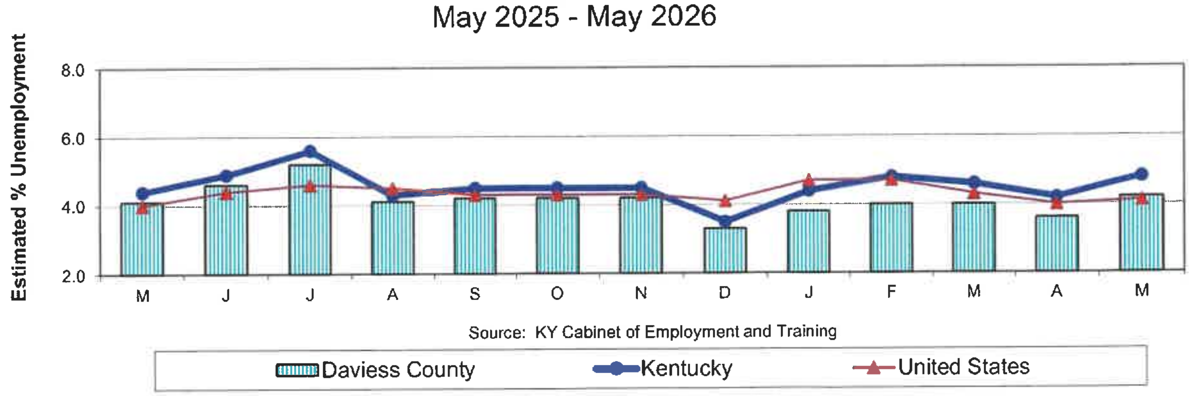
(unless otherwise indicated)

	Current	Most Recent 12-mo average	Prior Year 12-mo average	% Change
Estimated Employment - May				
Daviess County	46,662	46,513	44,523	+4.47%
Owensboro MSA (Daviess,McLean,Hancock)	50,447	50,320	50,376	-0.11%
				Actual Change
Unemployment Rates - May				
Daviess County	4.2%	4.12%	4.98%	-0.86%
Owensboro MSA (Daviess,McLean,Hancock)	4.3%	4.16%	5.03%	-0.87%
Kentucky	4.8%	4.55%	5.02%	-0.47%
United States	4.1%	4.36%	4.15%	+0.21%

Employment Totals - Daviess County
May 2024 - May 2026



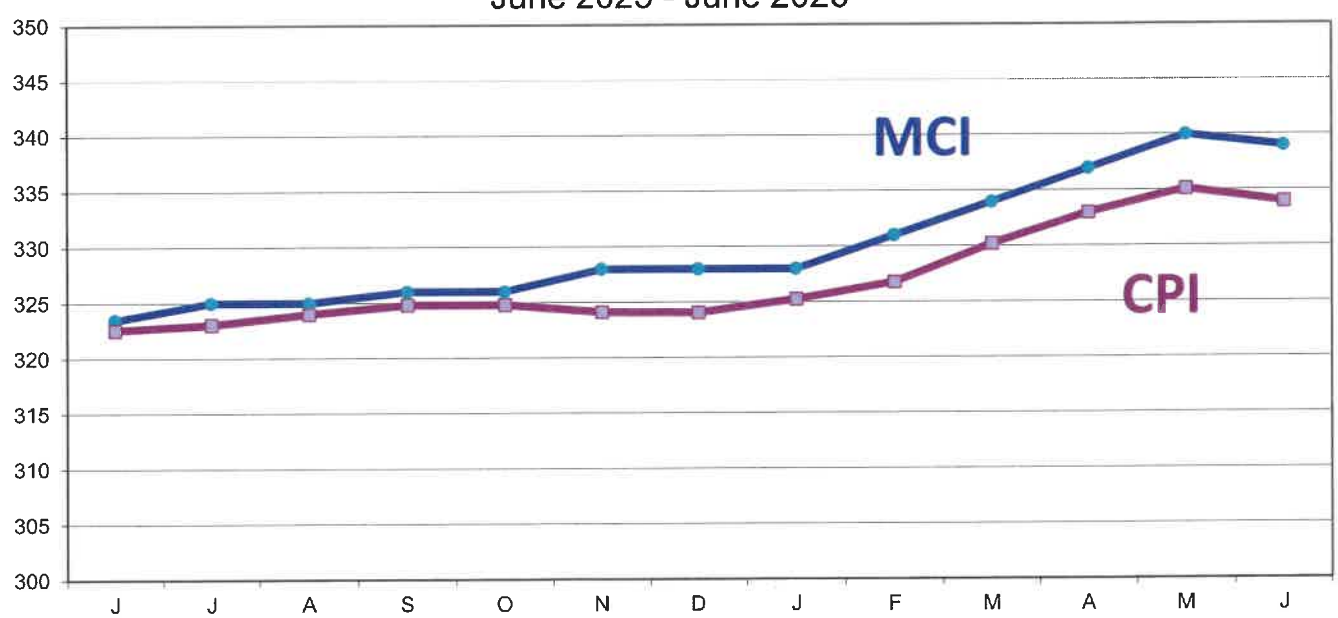
Monthly Unemployment Rates
May 2025 - May 2026



Owensboro Economic Indicators
Most Recent Twelve Months
(unless otherwise indicated)

	Current Year	Prior Year	Change
Owensboro City Construction (12 month total thru June)			
Single Family Units	96	128	-25.00%
Multi-Family Units	8	8	+0.00%
Value of Regular Commercial & Industrial Permits	$137,890,796	$89,931,632	+53.33%
Owensboro Riverport Authority (12 month total thru June)			
Terminal Operations-Tons	943,137	1,080,762	-12.73%
Active Business License Accounts (End of June) (total includes some non-city businesses)	12,190	11,495	+6.05%
Price Indices			
Consumer Price Index-Urban (June)	334.0	322.6	+3.53%
Municipal Price Index (June)	339.0	323.5	+4.80%

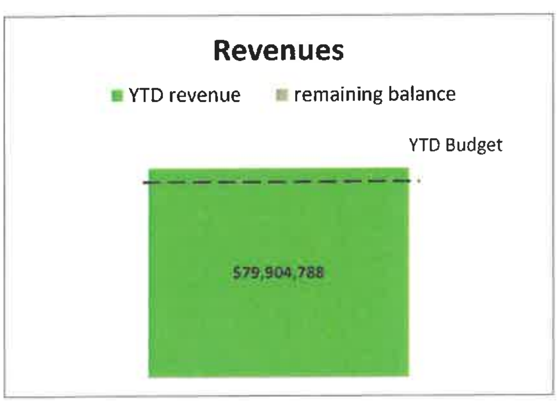
Consumer Price & Municipal Cost Indices
June 2025 - June 2026

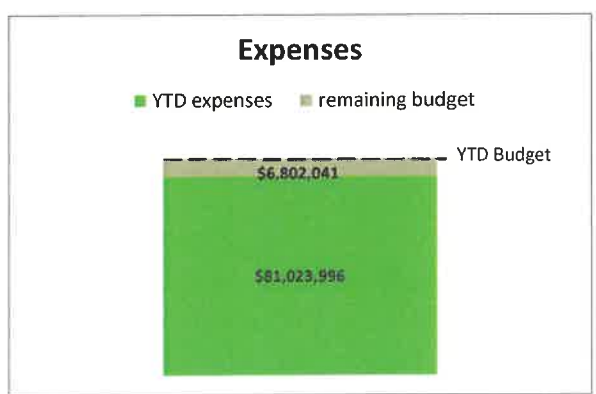


Sources: Bureau of Labor Statistics; American City & County Magazine

CITY OF OWENSBORO
GENERAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

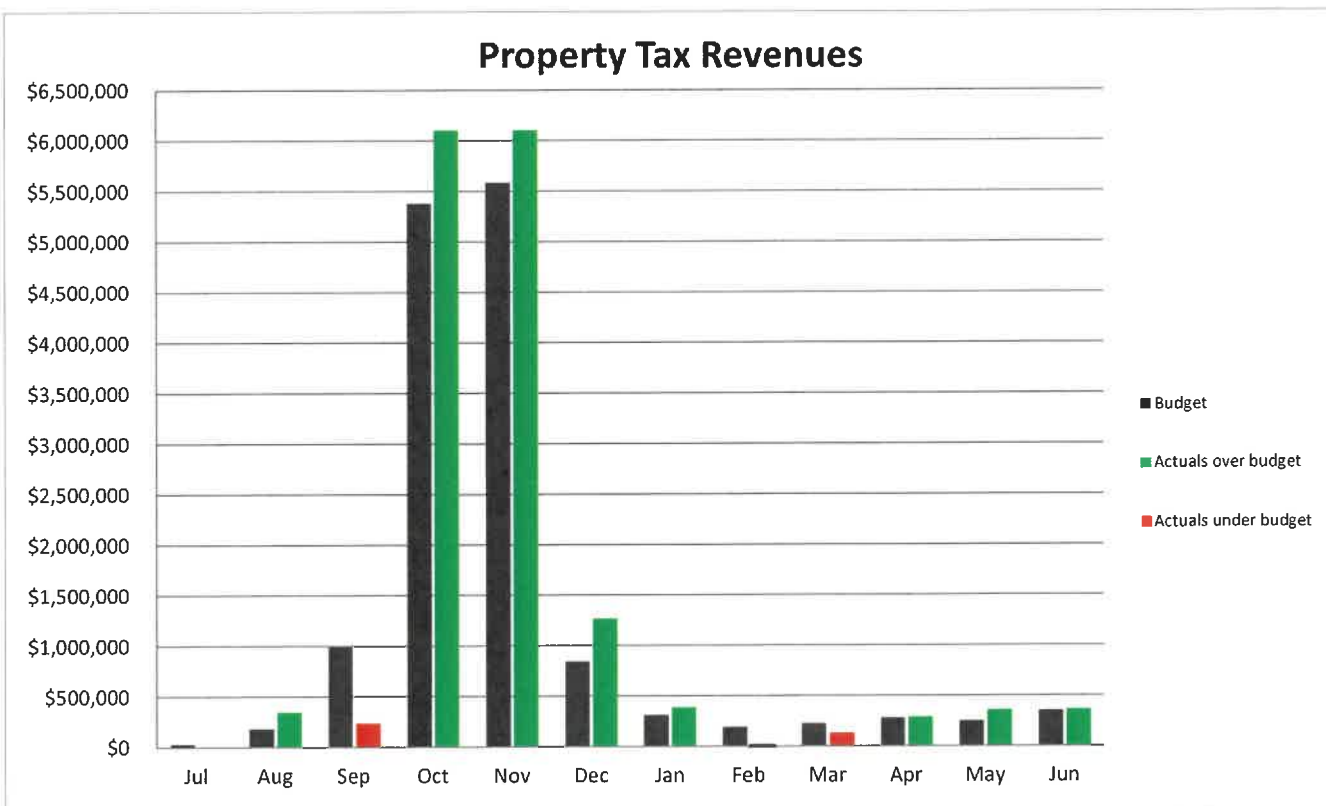
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Property Taxes	$354,514	$367,764	$13,250	$14,638,281	$15,341,537	$703,256
Occupational tax:						
Withholding	2,042,939	2,220,767	177,828	24,913,887	25,596,597	682,710
Net Profits	368,000	144,935	(223,065)	5,000,000	6,919,895	1,919,895
OMU:						
Dividend	723,770	724,102	332	8,494,952	8,494,952	0
In lieu of taxes	254,682	272,500	17,818	3,205,000	3,296,693	91,693
Insurance licenses	23,202	2,981	(20,221)	8,923,902	9,416,386	492,484
Other	1,027,841	764,137	(263,704)	11,609,943	10,838,729	(771,216)
Total revenues	**$4,794,948**	**$4,497,186**	**($297,762)**	**$76,785,965**	**$79,904,788**	**$3,118,822**
Expenditures:						
Personnel Services	$4,501,204	$4,773,221	$272,017	$42,111,453	$40,388,316	($1,723,137)
Maintenance	926,816	1,482,341	555,525	10,676,783	10,209,866	(466,917)
Supplies	168,524	253,717	85,193	2,527,226	2,173,738	(353,488)
Utilities	125,780	91,607	(34,173)	1,199,932	1,070,004	(129,928)
Other	1,898,345	420,686	(1,477,659)	10,131,232	8,256,983	(1,874,249)
Agencies Contribution	60,895	67,123	6,228	2,136,741	2,083,760	(52,981)
Debt Service	0	0	0	406,894	396,956	(9,938)
Transfer To	777,918	1,853,801	1,075,883	10,432,764	8,582,154	(1,850,610)
Capital	478,887	464,460	(14,427)	8,203,012	7,862,219	(340,793)
Total expenditures	**$8,938,369**	**$9,406,957**	**$468,588**	**$87,826,037**	**$81,023,996**	**($6,802,041)**
Operating Excess/ (Deficiency)	**($4,143,421)**	**($4,909,771)**	**($766,350)**	**($11,040,072)**	**($1,119,208)**	**$9,920,862**





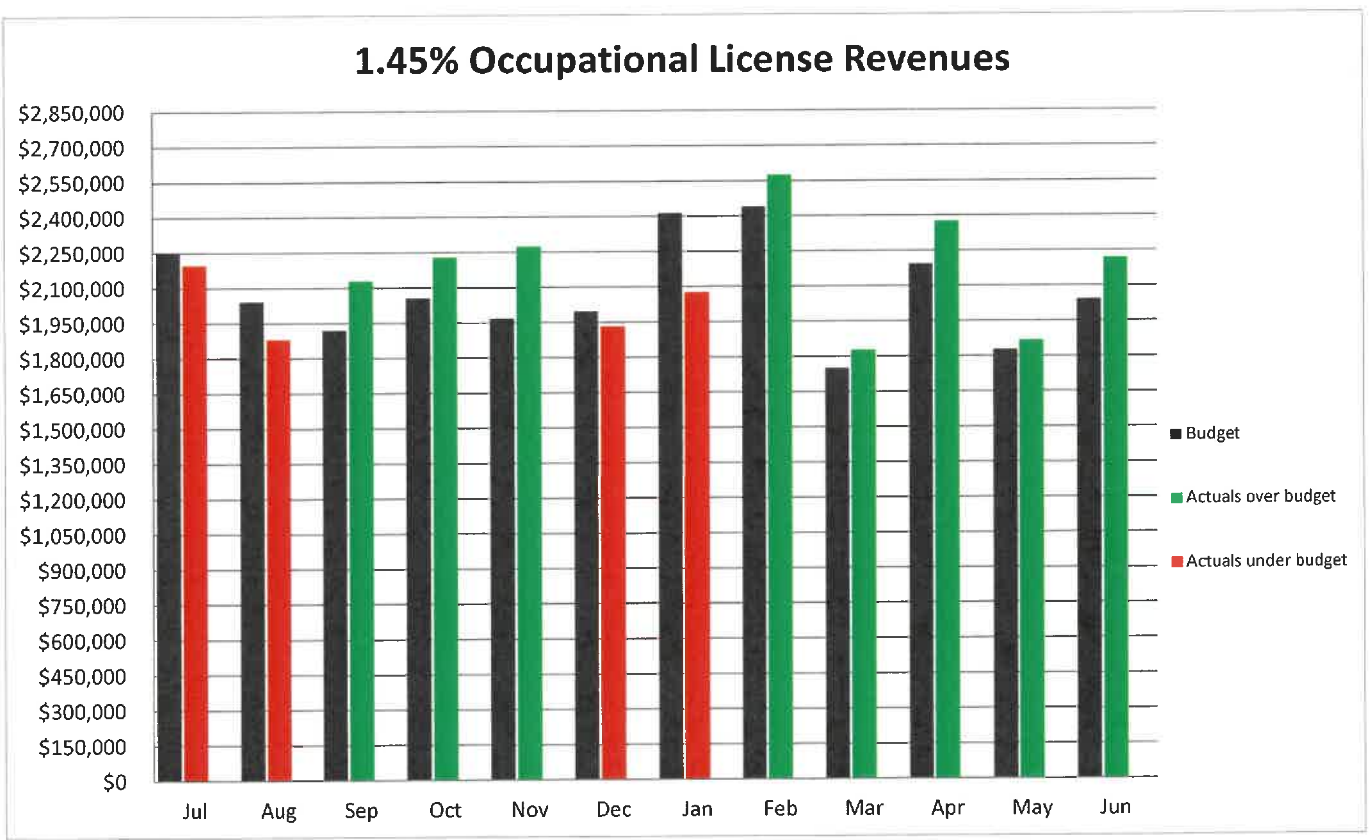
SCHEDULE OF PROPERTY TAXES - GENERAL FUND

	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	$30,723	$6,798	($23,925)	$33,384	$6,798	($26,586)
August	180,095	347,667	167,572	177,012	347,667	170,655
September	995,533	234,837	(760,696)	897,870	234,837	(663,033)
October	5,379,402	6,106,989	727,587	5,609,385	6,106,989	497,604
November	5,586,521	6,105,331	518,810	5,757,689	6,105,331	347,642
December	844,517	1,268,669	424,152	872,733	1,268,669	395,936
January	313,684	387,822	74,138	183,185	387,822	204,637
February	191,272	(265,610)	(456,882)	(293,882)	(265,610)	28,273
March	226,254	132,851	(93,403)	157,735	132,851	(24,884)
April	280,938	289,383	8,445	305,182	289,383	(15,799)
May	254,828	359,036	104,208	139,076	359,036	219,960
June	354,514	367,764	13,250	324,947	367,764	42,816
Total	$14,638,281	$15,341,537	$703,256	$14,164,316	$15,341,537	$1,177,220



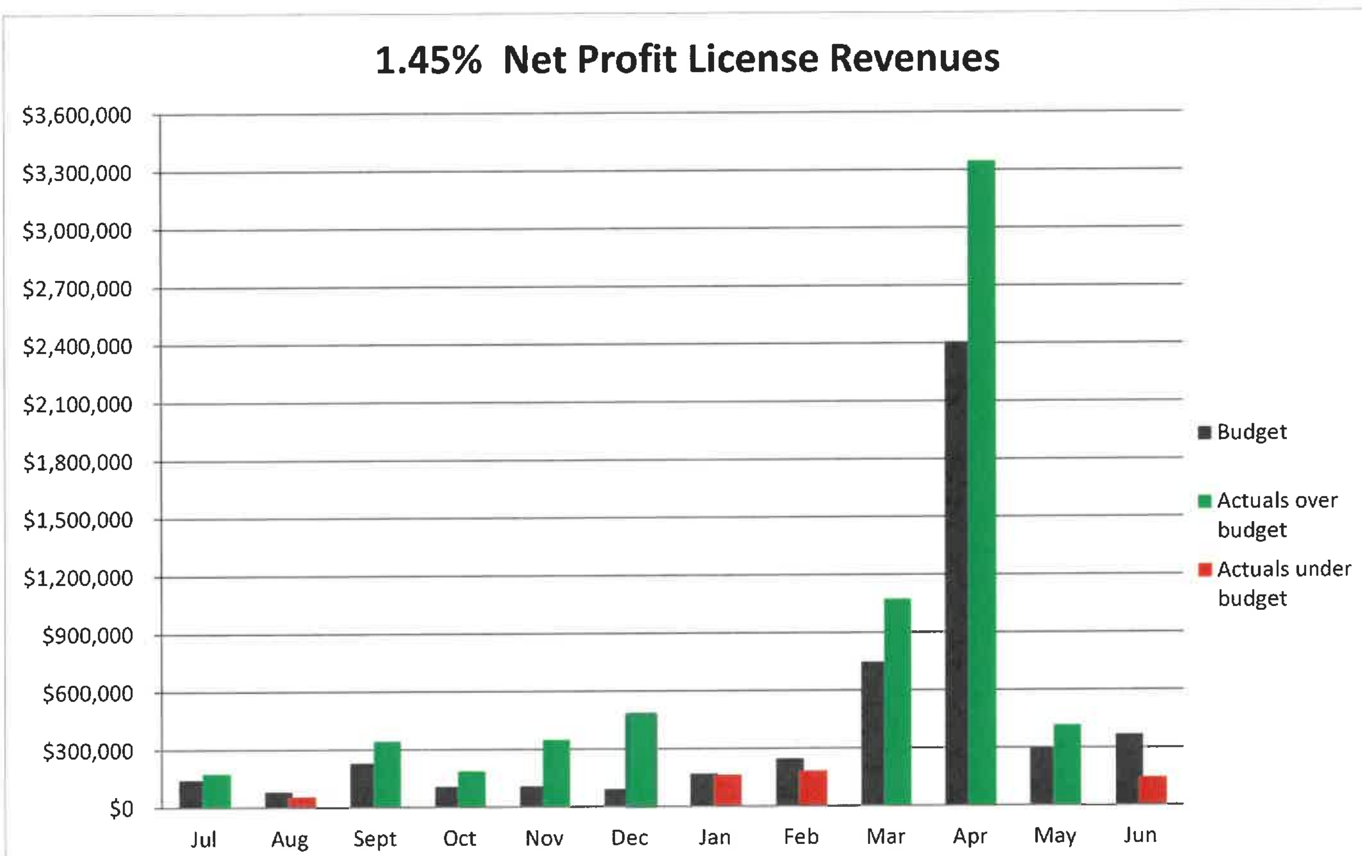
SCHEDULE OF OCCUPATIONAL LICENSE FEES - GENERAL FUND

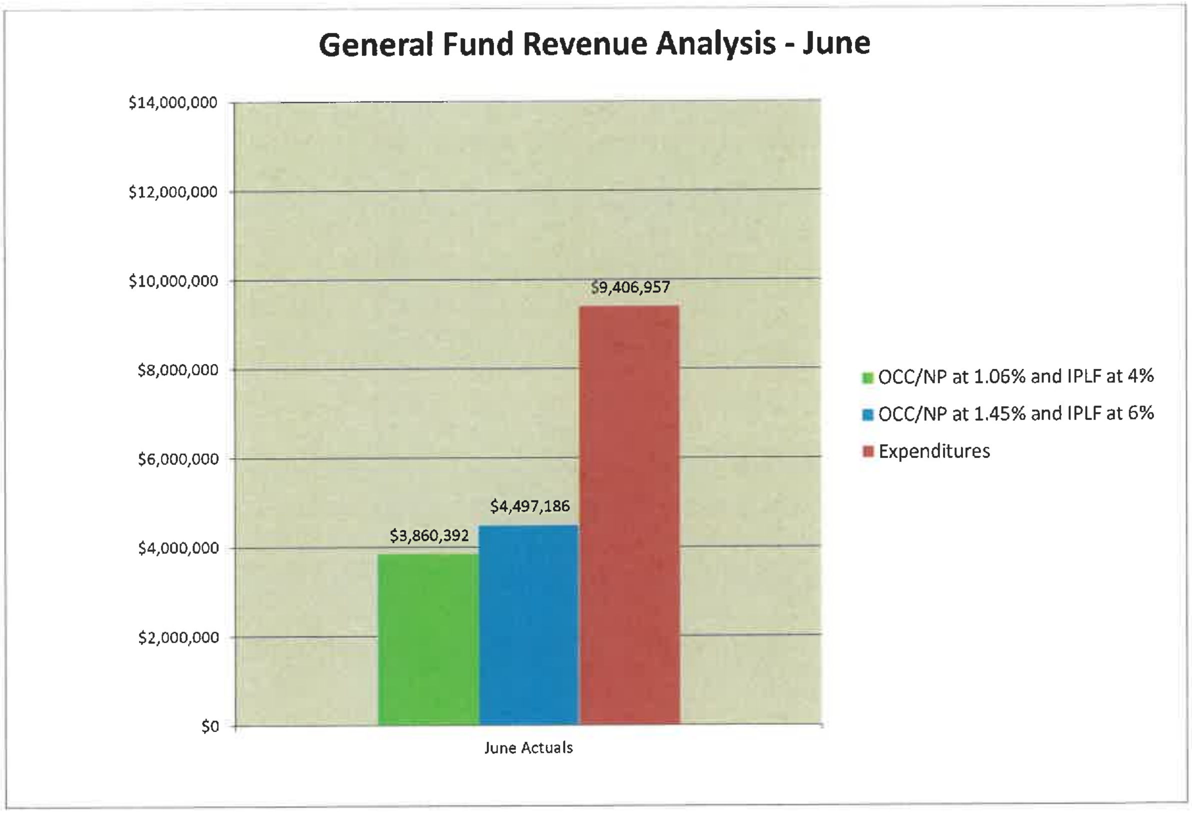
Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	$2,254,706	$2,198,875	($55,831)	$2,129,002	$2,198,875	$69,873
August	2,042,939	1,882,464	(160,475)	1,748,607	1,882,464	133,857
September	1,920,861	2,130,186	209,325	2,104,960	2,130,186	25,226
October	2,055,396	2,228,665	173,269	2,094,858	2,228,665	133,808
November	1,968,197	2,274,169	305,972	1,951,681	2,274,169	322,488
December	1,998,094	1,931,943	(66,151)	2,182,212	1,931,943	(250,269)
January	2,414,156	2,076,408	(337,748)	2,198,338	2,076,408	(121,930)
February	2,441,561	2,577,168	135,607	2,220,963	2,577,168	356,205
March	1,751,446	1,829,647	78,201	1,923,102	1,829,647	(93,455)
April	2,194,913	2,377,392	182,479	1,752,480	2,377,392	624,912
May	1,828,679	1,868,912	40,233	1,635,379	1,868,912	233,533
June	2,042,939	2,220,767	177,828	2,125,285	2,220,767	95,482
Total	$24,913,887	$25,596,597	$682,710	$24,066,866	$25,596,597	$1,529,731



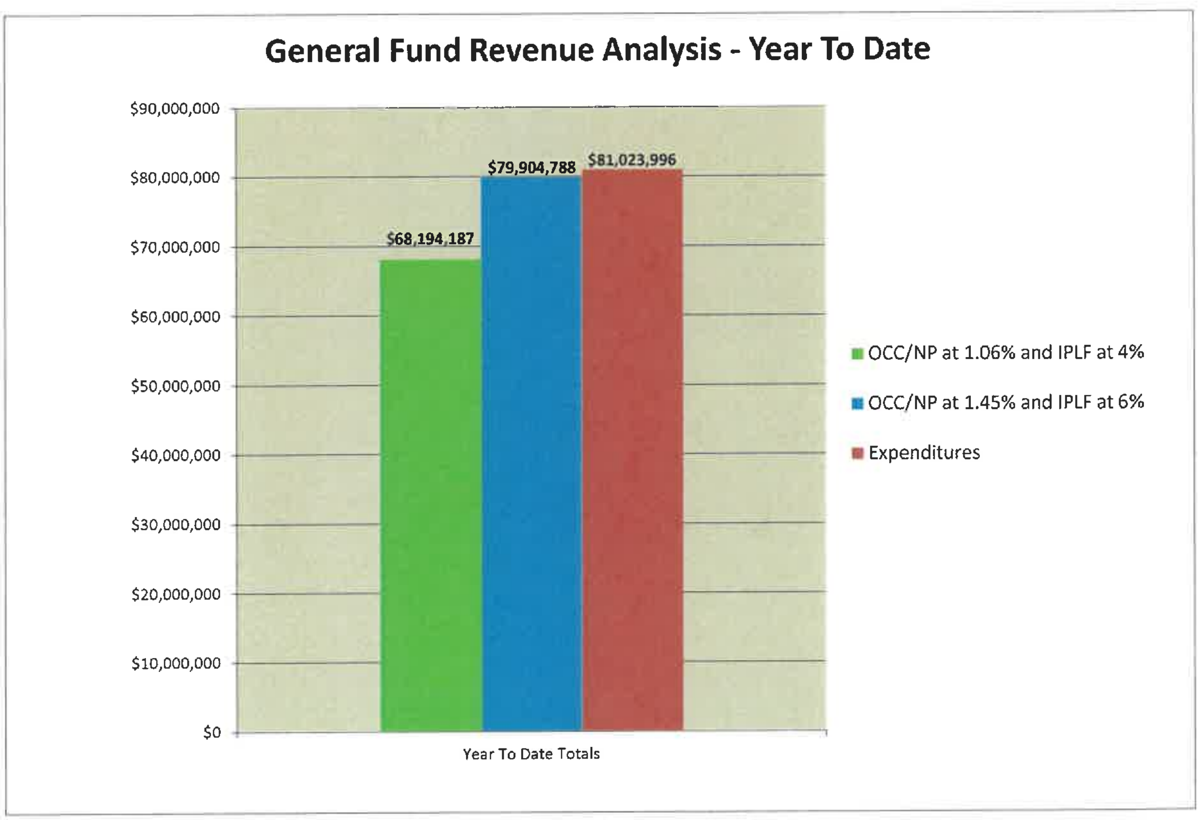
SCHEDULE OF NET PROFIT FEES - GENERAL FUND

	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2024-25	25-26	Over / (Under)
July	$143,000	$177,368	$34,368	$262,069	$177,368	($84,701)
August	81,500	54,610	(26,890)	16,864	54,610	37,747
September	230,500	344,830	114,330	311,630	344,830	33,200
October	107,000	188,875	81,875	690,617	188,875	(501,742)
November	109,000	349,126	240,126	48,540	349,126	300,586
December	91,500	475,501	384,001	345,469	475,501	130,032
January	170,000	164,633	(5,367)	304,292	164,633	(139,659)
February	246,500	183,203	(63,297)	192,486	183,203	(9,283)
March	747,500	1,073,728	326,228	877,894	1,073,728	195,833
April	2,408,000	3,345,941	937,941	3,160,406	3,345,941	185,535
May	297,500	417,145	119,645	334,156	417,145	82,989
June	368,000	144,935	(223,065)	150,427	144,935	(5,492)
Total	$5,000,000	$6,919,895	$1,919,895	$6,694,850	$6,919,895	$225,045





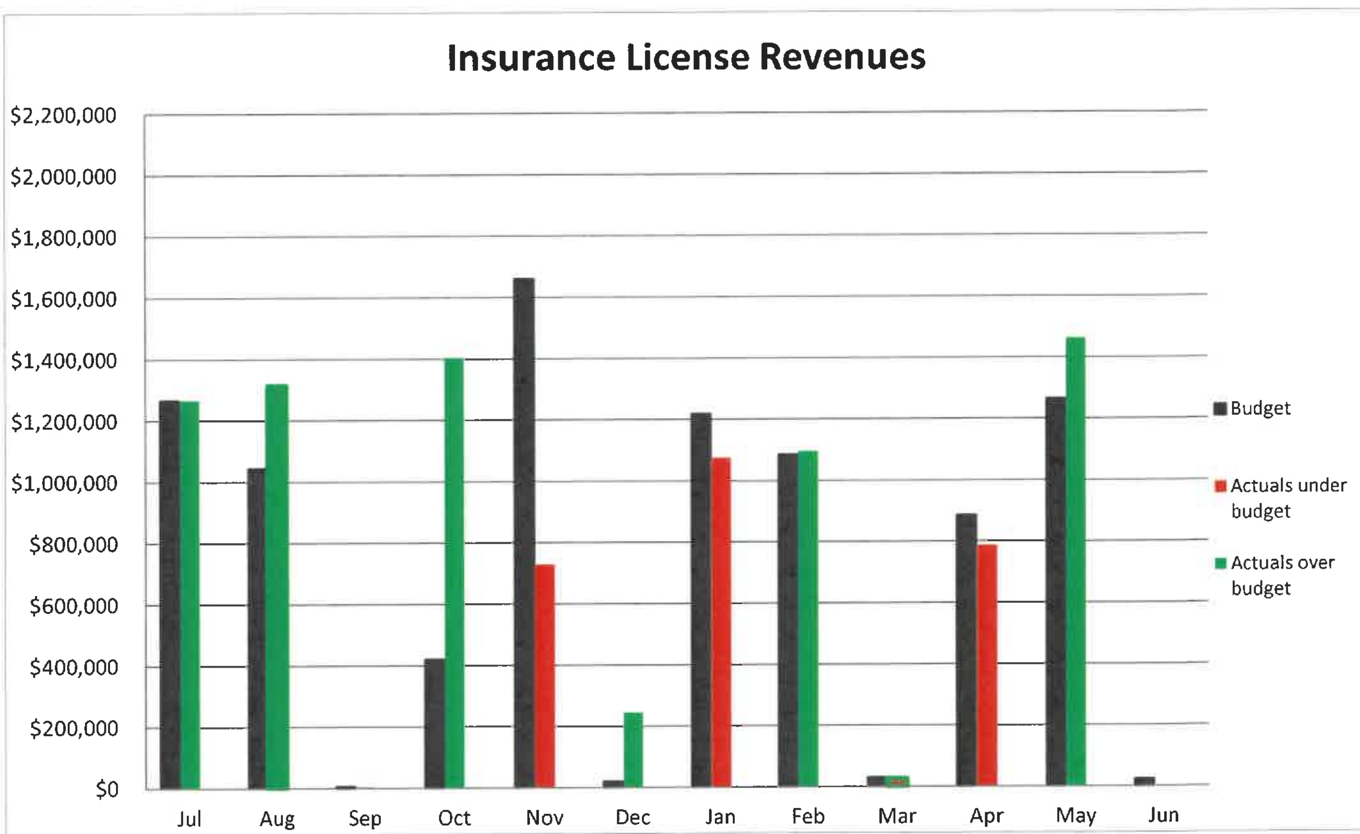
Old Rate - Current Month Surplus (Deficit)	**$**	**(5,546,565)**
New Rate - Current Month Surplus (Deficit)	**$**	**(4,909,771)**



Old Rate - Current Year to Date Surplus (Deficit)	**$**	**(12,829,808)**
New Rate - Current Year to Date Surplus (Deficit)	**$**	**(1,119,208)**

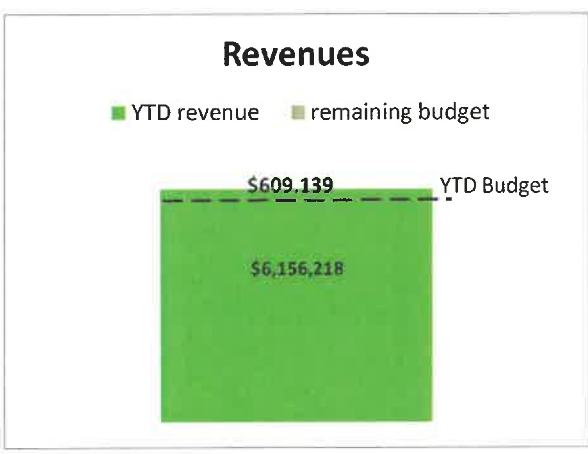
SCHEDULE OF INSURANCE PREMIUM LICENSE FEES - GENERAL FUND

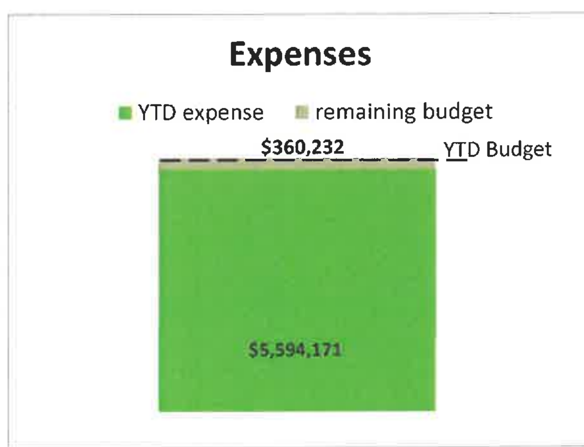
	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2024-25	2025-2026	Over / (Under)
July	$1,266,302	$1,267,659	$1,357	$1,108,120	$1,267,659	$159,539
August	1,044,097	1,314,536	270,439	1,316,477	1,314,536	(1,941)
September	5,354	3,863	(1,491)	1,361	3,863	2,502
October	421,208	1,404,501	983,293	210,922	1,404,501	1,193,580
November	1,660,738	729,174	(931,564)	2,043,527	729,174	(1,314,353)
December	19,633	245,467	225,834	(5,556)	245,467	251,023
January	1,218,113	1,074,946	(143,167)	1,133,073	1,074,946	(58,126)
February	1,085,146	1,096,605	11,459	821,093	1,096,605	275,513
March	30,341	26,075	(4,266)	47,945	26,075	(21,870)
April	885,251	787,121	(98,130)	944,752	787,121	(157,631)
May	1,264,517	1,463,456	198,939	1,315,461	1,463,456	147,995
June	23,202	2,981	(20,221)	8,004	2,981	(5,023)
Total	$8,923,902	$9,416,386	$492,484	$8,945,178	$9,416,386	$471,208



CITY OF OWENSBORO
CONVENTION CENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

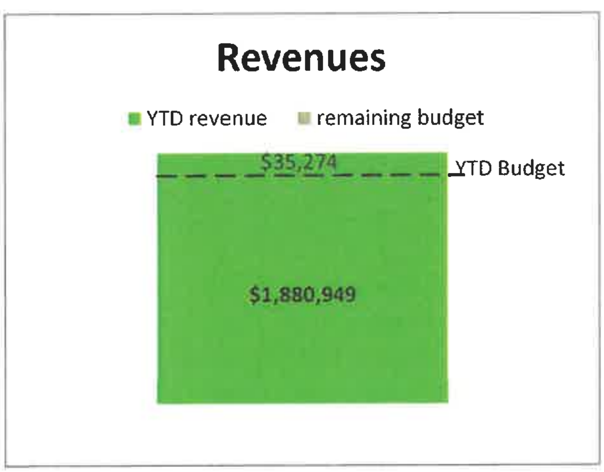
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
County Contribution	$24,166	$23,793	($373)	$290,000	$342,745	$52,745
Interest on Investments	64,000	72,845	8,845	768,000	869,184	101,184
Transient Hotel Room Tax	22,166	36,773	14,607	266,000	307,904	41,904
Transfer from General Fund	(107,894)	25,162	133,056	301,948	301,948	0
Transfer from Sportscenter	133,056	133,056	0	133,056	133,056	0
Miscellaneous Revenue	0	394,888	394,888	0	394,888	394,888
Operating Revenue Transfer	195,843	952,391	756,548	3,788,075	3,806,493	18,418
Total revenues	**$331,337**	**$1,638,907**	**$1,307,570**	**$5,547,079**	**$6,156,218**	**$609,139**
Expenditures:						
Debt Service	$0	$0	$0	$112,822	$112,809	($13)
Maintenance Grounds	10,291	10,291	0	123,500	123,500	0
Utilities	15,495	10,949	(4,546)	148,909	148,909	(0)
Convention Center Management	13,049	13,049	0	156,590	156,590	0
Convention Center Incentive	0	0	0	372,949	113,576	(259,373)
Insurance	9,439	0	(9,439)	73,932	73,932	0
Supplies	228,064	54,310	(173,754)	370,011	370,011	(0)
Capital	(112,949)	38,137	151,086	487,277	386,430	(100,847)
Operating Expenditure Transfer	270,334	270,131	(203)	4,108,414	4,108,414	0
Total expenditures	**$433,723**	**$396,867**	**($36,856)**	**$5,954,404**	**$5,594,171**	**($360,232)**
Operating Excess / (Deficiency)	**($102,386)**	**$1,242,040**	**$1,344,426**	**($407,325)**	**$562,048**	**$969,371**





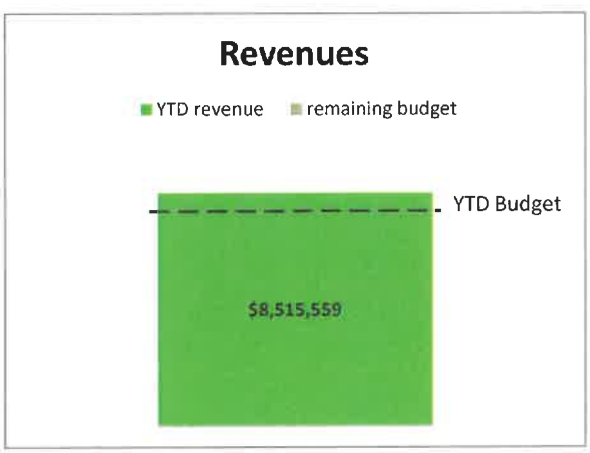
CITY OF OWENSBORO
SPORTSCENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

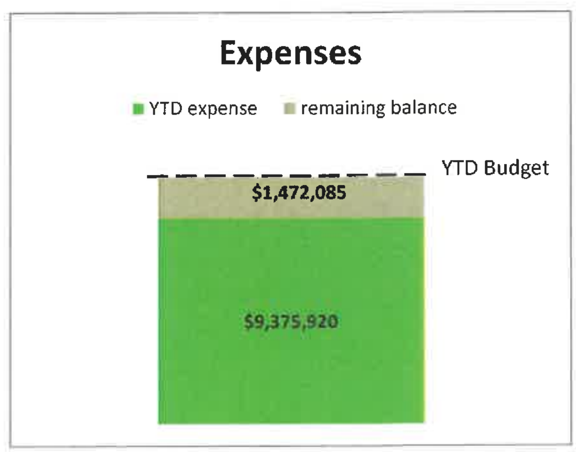
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Interest on Investments	$1,750	$2,570	$820	$21,000	$24,260	$3,260
Transfer from General Fund	65,530	65,530	0	786,369	786,369	0
Operating Revenue Transfer	25,127	174,810	149,683	1,038,306	1,070,320	32,014
Total revenues	**$92,407**	**$242,910**	**$150,503**	**$1,845,675**	**$1,880,949**	**$35,274**
Expenditures:						
Maintenance	$1,353	$1,353	$0	$16,251	$16,251	$0
Sportscenter Management	5,592	5,592	0	67,110	67,110	0
Sportcenter Incentive	0	0	0	70,845	21,626	(49,219)
Insurance	2,114	0	(2,114)	16,000	16,000	0
Other	(112,786)	14,996	127,782	14,996	14,996	0
Transfer to Convention Center	133,056	133,056	0	133,056	133,056	0
Miscellaneous Expense	25,815	25,815	0	25,815	25,815	0
Capital	(13,504)	16,421	29,925	211,274	197,058	(14,216)
Operating Expenditure Transfer	63,960	63,988	28	1,494,401	1,494,401	0
Total expenditures	**$105,600**	**$261,221**	**$155,621**	**$2,049,748**	**$1,986,313**	**($63,435)**
Operating Excess/ (Deficiency)	**($13,193)**	**($18,310)**	**($5,118)**	**($204,073)**	**($105,363)**	**$98,710**



CITY OF OWENSBORO
SANITATION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

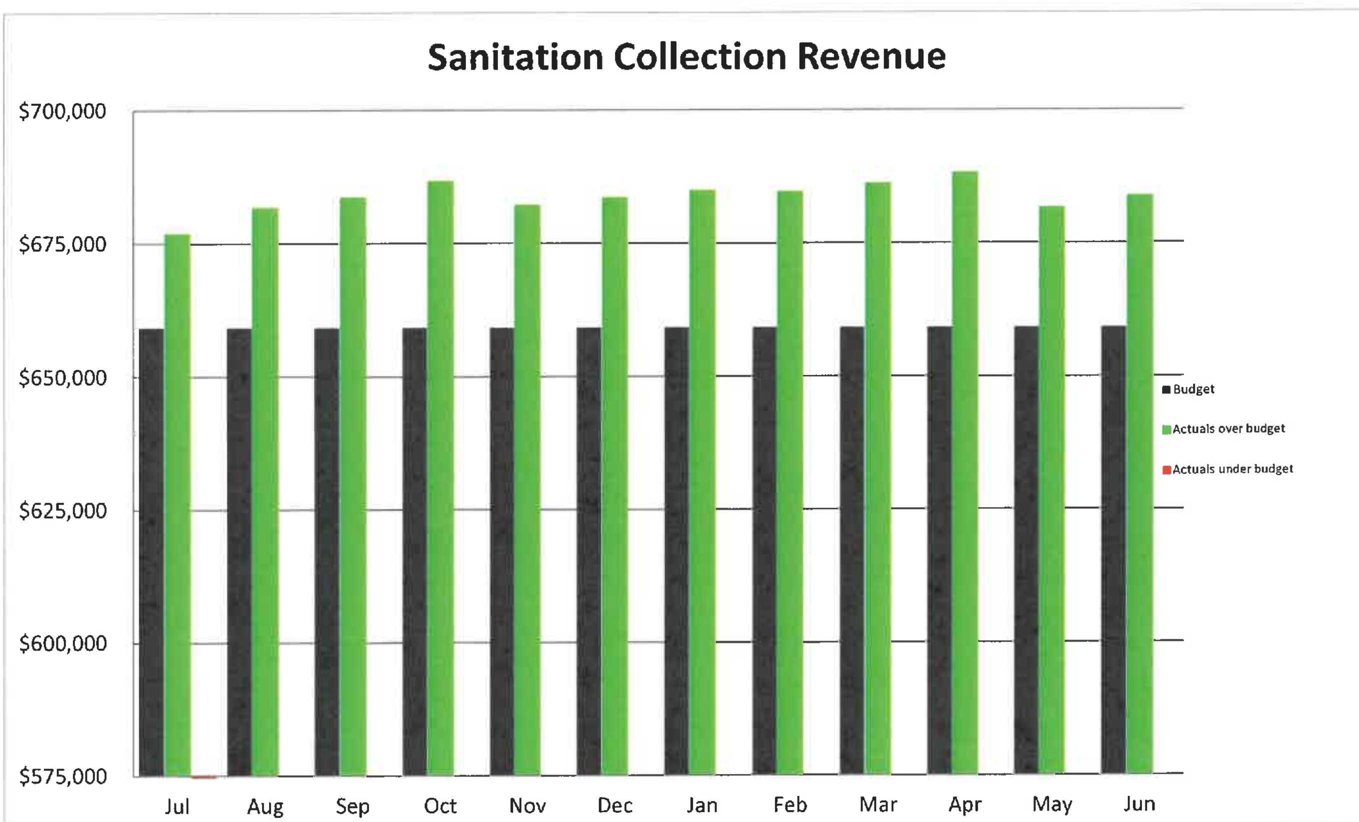
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Toter Service	$434,250	$443,992	$9,742	$5,211,000	$5,316,261	$105,261
Dumpster Service	225,000	239,768	14,768	2,700,000	2,887,473	187,473
Recycling	58	0	(58)	700	481	(219)
Litter Abatement Funding	2,250	0	(2,250)	27,000	28,428	1,428
Sale of Capital Assets	0	0	0	0	18,901	18,901
Other / Miscellaneous	3,350	173,135	169,785	40,213	264,015	223,802
Total revenues	**$664,908**	**$856,895**	**$191,987**	**$7,978,913**	**$8,515,559**	**$536,646**
Expenditures:						
Personnel Services	$335,644	$329,344	($6,300)	$3,105,662	$2,967,239	($138,423)
Maintenance	59,955	59,008	(947)	715,579	711,402	(4,177)
Supplies	52,378	54,866	2,488	642,179	509,211	(132,968)
Utilities	860	891	31	13,292	10,937	(2,355)
Other	274,505	564,502	289,997	3,046,985	2,775,414	(271,571)
Capital	3,922	1,259,431	1,255,509	3,324,308	2,401,717	(922,591)
Total expenditures	**$727,264**	**$2,268,042**	**$1,540,778**	**$10,848,005**	**$9,375,920**	**($1,472,085)**
Operating Excess / (Deficiency)	**($62,356)**	**($1,411,147)**	**($1,348,791)**	**($2,869,092)**	**($860,361)**	**$2,008,731**





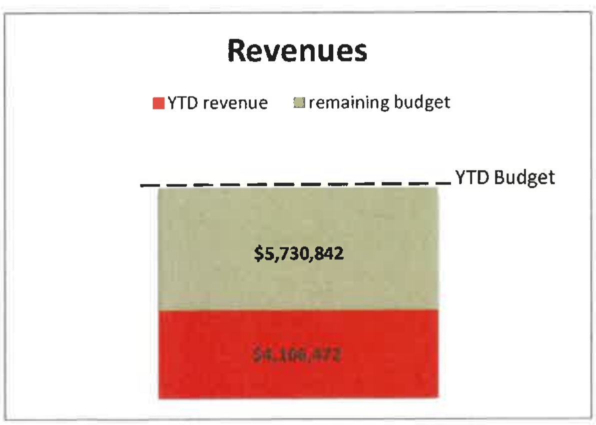
SCHEDULE OF SANITATION FEES

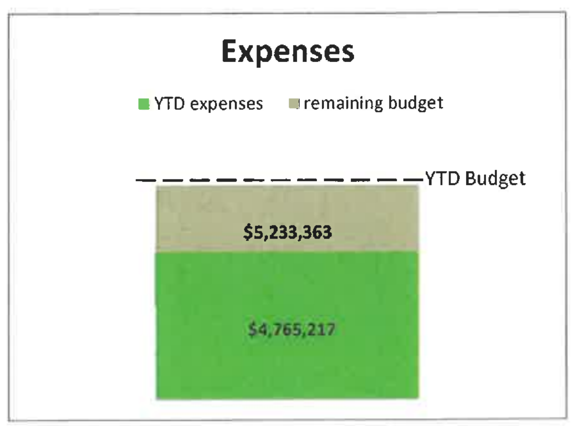
Month	Comparison to Budget (2025-26) Budget	Actual	Over / (Under)	Comparison to Prior Year Actuals 2024-25	2025-26	Over / (Under)
July	$659,250	$676,826	$17,576	$671,700	$676,826	$5,125
August	659,250	681,690	22,440	675,166	681,690	6,524
Sept	659,250	683,641	24,391	680,693	683,641	2,948
October	659,250	686,654	27,404	667,732	686,654	18,922
November	659,250	682,148	22,898	676,664	682,148	5,484
December	659,250	683,511	24,261	678,253	683,511	5,258
January	659,250	684,866	25,616	679,287	684,866	5,579
February	659,250	684,642	25,392	678,743	684,642	5,899
March	659,250	686,185	26,935	682,385	686,185	3,800
April	659,250	688,197	28,947	679,706	688,197	8,491
May	659,250	681,616	22,366	680,015	681,616	1,601
June	659,250	683,760	24,510	679,851	683,760	3,909
Total	$7,911,000	$8,203,735	$292,735	$8,130,195	$8,203,735	$73,540



CITY OF OWENSBORO
TRANSIT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

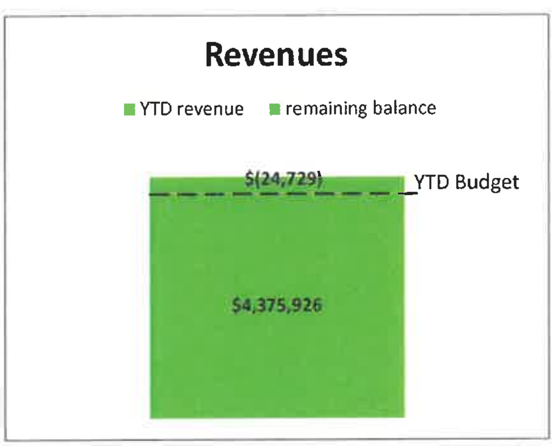
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Federal & State Grant	$458,977	$1,308,583	$849,606	$7,223,397	$3,001,321	($4,222,076)
Gas Tax	1,000	0	(1,000)	12,000	14,763	2,763
Revenue	416	11,318	10,902	5,000	111,330	106,330
Miscellaneous	8,603	2,256	(6,347)	103,250	48,370	(54,880)
Transfer from General Fund	241,416	64,887	(176,529)	2,493,667	930,688	(1,562,979)
Total revenues	**$710,412**	**$1,387,044**	**$676,632**	**$9,837,314**	**$4,106,472**	**($5,730,842)**
Expenditures:						
Personnel Services	$456,961	$251,318	($205,643)	$4,567,995	$2,190,360	($2,377,635)
Maintenance	31,426	63,673	32,247	927,846	435,247	(492,599)
Supplies	55,579	46,905	(8,674)	538,105	317,459	(220,646)
Utilities	4,631	2,925	(1,706)	83,494	36,759	(46,735)
Other	54,604	24,904	(29,700)	898,282	335,937	(562,345)
Capital	23,352	490	(22,862)	2,982,858	1,449,455	(1,533,403)
Total expenditures	**$626,553**	**$390,215**	**($236,338)**	**$9,998,580**	**$4,765,217**	**($5,233,363)**
Operating Excess / (Deficiency)	**$83,859**	**$996,829**	**$912,970**	**($161,266)**	**($658,745)**	**($497,479)**

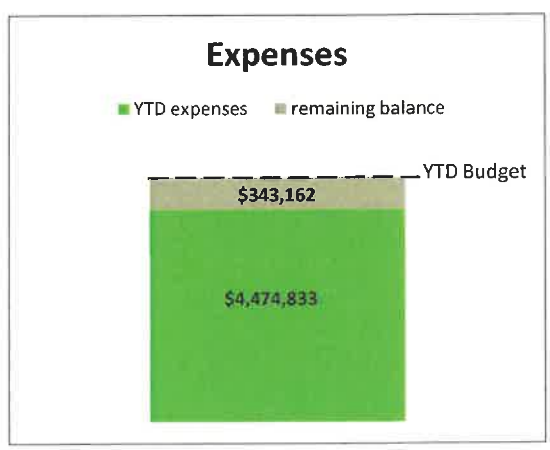




CITY OF OWENSBORO
RECREATIONAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Ben Hawes Golf Course	$106,868	$82,839	($24,029)	$785,695	$812,544	$26,849
Hillcrest Golf Course	56,173	40,324	(15,849)	396,434	424,032	27,598
Ice Arena	74,222	81,203	6,981	564,805	563,902	(903)
Combest Pool	38,463	36,495	(1,968)	84,963	79,412	(5,551)
Cravens Pool	0	14,662	14,662	51,280	38,618	(12,662)
Softball Complex	54,025	40,182	(13,843)	286,903	277,337	(9,566)
Tennis Facility	6,891	6,712	(179)	90,485	89,449	(1,036)
Transfer from General Fund	174,219	174,219	0	2,090,632	2,090,632	0
Total revenues	**$510,861**	**$476,636**	**($34,225)**	**$4,351,197**	**$4,375,926**	**$24,729**
Expenditures:						
Personnel Services	$320,272	$353,169	$32,897	$1,993,125	$1,936,239	($56,886)
Maintenance	33,359	34,584	1,225	423,030	418,534	(4,496)
Supplies	40,442	103,471	63,029	584,713	536,829	(47,884)
Utilities	13,918	25,929	12,011	276,245	258,723	(17,522)
Debt Service	0	0	0	148,078	148,062	(16)
Other	(13,609)	79,239	92,848	594,553	577,032	(17,521)
Capital	43,801	43,801	0	798,251	599,414	(198,837)
Total expenditures	**$438,183**	**$640,192**	**$202,010**	**$4,817,995**	**$4,474,833**	**($343,162)**
Operating Excess / (Deficiency)	**$72,678**	**($163,556)**	**($236,236)**	**($466,798)**	**($98,907)**	**$367,891**





CITY OF OWENSBORO
RECREATIONAL FUND DETAIL
FOR THE MONTH ENDING JUNE 30, 2026

	Annual Budget	YTD Budget	YTD Actual	Over/ (Under)
Ben Hawes				
Revenue	$785,695	$785,695	$812,544	$26,849
Expenses	1,972,331	1,972,367	1,719,801	(252,566)
Excess(Loss)	($907,468)	($907,468)	($907,258)	$279,414
Hillcrest				
Revenue	$396,434	$396,434	$424,032	$27,598
Expenses	520,481	520,481	510,024	(10,457)
Excess(Loss)	($88,180)	($88,180)	($85,991)	$38,056
Ice Arena				
Revenue	$564,805	$564,805	$563,902	($903)
Expenses	911,141	911,141	914,626	3,485
Excess(Loss)	($302,385)	($302,385)	($350,724)	($4,388)
Combest Pool				
Revenue	$84,963	$84,963	$79,412	($5,551)
Expenses	235,476	235,476	207,649	(27,827)
Excess(Loss)	($133,433)	($133,433)	($128,236)	$22,277
Cravens Pool				
Revenue	$51,280	$51,280	$38,618	($12,662)
Expenses	143,792	143,792	118,648	(25,144)
Excess(Loss)	($97,375)	($97,375)	($80,030)	$12,482
Softball Complex				
Revenue	$286,903	$286,903	$277,337	($9,566)
Expenses	661,666	661,666	631,911	(29,755)
Excess(Loss)	($400,240)	($400,240)	($354,574)	$20,189
Tennis Facility				
Revenue	$90,485	$90,485	$89,449	($1,036)
Expenses	309,072	309,072	308,175	(897)
Excess(Loss)	($235,900)	($235,900)	($218,726)	($139)

CITY OF OWENSBORO
COMMUNITY DEVELOPMENT PROGRAMS
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

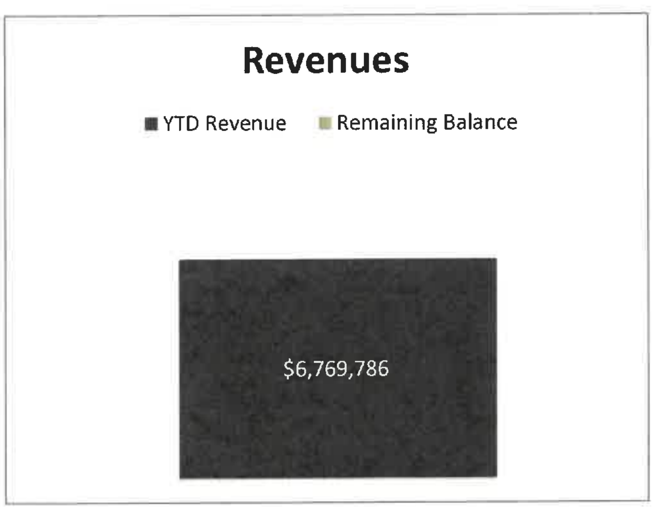
	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Grant Revenues	$988,636	$184,177	$804,459
Rental Income	12,840	12,120	720
Miscellaneous Revenue	9,000	9,639	(639)
Total revenues	**$1,010,476**	**$205,936**	**$804,540**
Expenditures:			
CDBG Administration	$110,000	$112,544	($2,544)
Monarch NRSA	795,127	54,288	740,839
Northwest NRSA	105,349	38,465	66,884
Total expenditures	**$1,010,476**	**$205,297**	**$805,179**
Operating Excess / (Deficiency)	**$0**	**$639**	**($639)**

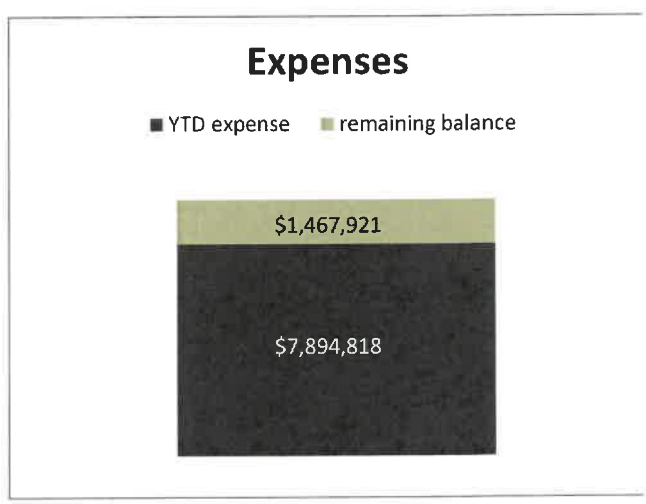
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Grant Revenues	$2,089,173	$125,519	$1,963,654
Miscellaneous Revenue	0	20,750	($20,750)
Sale of Capital Assets	150,000	0	150,000
Total revenues	**$2,239,173**	**$146,269**	**$2,092,904**
Expenditures:			
Administration	$205,719	$0	$205,719
FTB Down Payment Assistance	300,602	167,290	133,312
CHDO Set-Aside	697,673	0	697,673
New Construction-City Loan	150,000	0	150,000
Agency Subsidy-New Construction	885,179	0	885,179
Total expenditures	**$2,239,173**	**$167,290**	**$2,071,883**
Operating Excess / (Deficiency)	**$0**	**($21,021)**	**$21,021**

CITY OF OWENSBORO
ECONOMIC DEVELOPMENT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

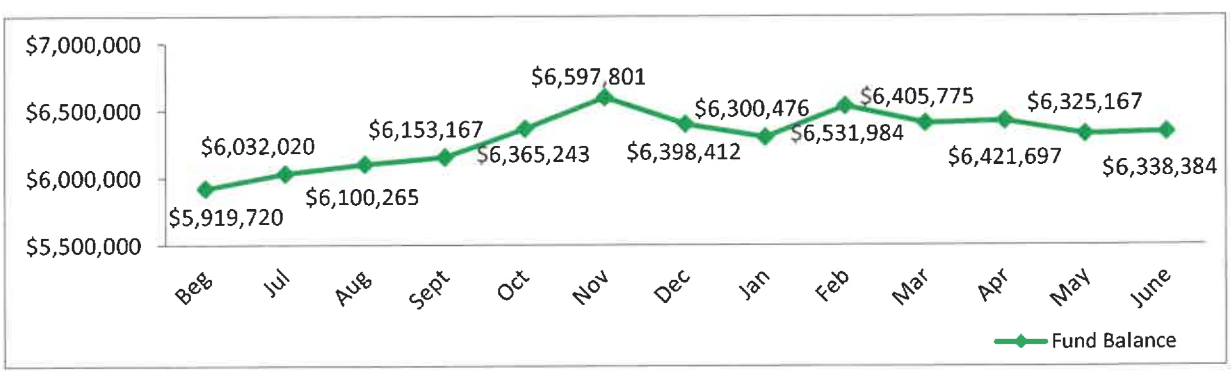
	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Franchise Fees	$740,000	$647,530	$92,470
Interest on Investments	375,000	277,279	97,721
Local E.D. Revenue	3,517,173	3,656,332	(139,159)
State E.D. Revenue	282,433	196,430	86,003
Sale of Capital Assets	50,000	1,992,215	(1,942,215)
Total revenues	**$4,964,606**	**$6,769,786**	**($1,805,180)**
Expenditures:			
Debt Service	$1,196,822	$1,196,810	$12
Capital Land Purchase	$4,748,888	$4,725,312	23,576
Misc - Administrative	144,454	0	144,454
Downtown Contractual Services	25,000	25,000	0
Local E.D. Projects	1,736,425	1,255,505	480,920
State E.D. Projects	247,500	0	247,500
Incentives	1,263,650	692,191	571,459
Total expenditures	**$9,362,739**	**$7,894,818**	**$1,467,921**





CITY OF OWENSBORO
INSURANCE FUND
FOR THE MONTH ENDING JUNE 30, 2026

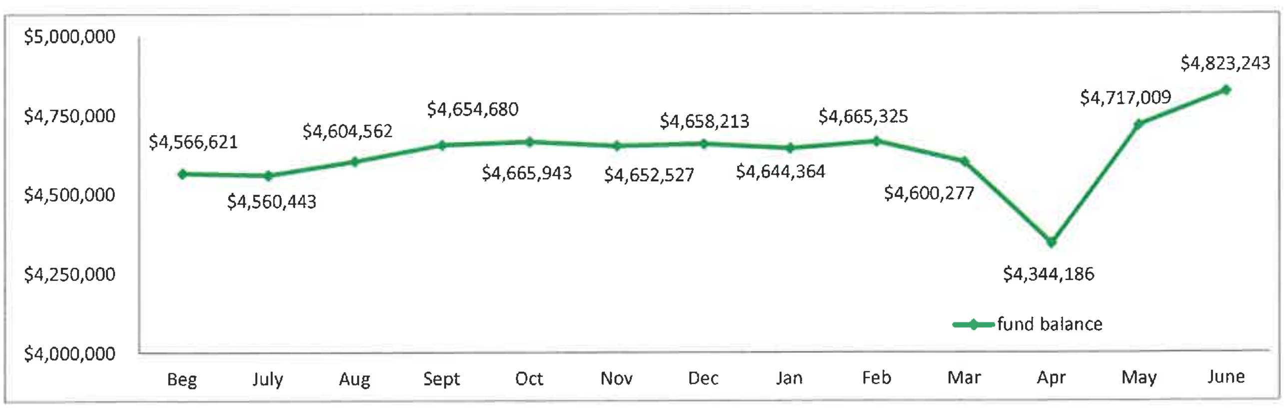
	Month	Year To Date
Health Insurance:		
City Contribution	$469,775.02	$5,540,886.50
Employee Contribution	76,519.00	911,192.00
Total Revenue	546,294.02	6,452,078.50
Benefits	478,223.22	4,915,004.02
Re-Insurance	99,444.79	1,113,796.89
Professional/Technical	39,653.91	434,566.36
Wellness Benefit	9,427.00	151,026.21
Total Expenditures	626,748.92	6,614,393.48
Revenue Over/(Under) Expenditures	($80,454.90)	($162,314.98)
Workers' Compensation:		
Premium-Departments	$89,642.77	$716,922.24
Salary-Reimbursement	0.00	0.00
Total Revenue	89,642.77	716,922.24
Benefits	34,158.75	284,428.97
Insurance	2,070.00	258,081.38
Professional/Technical	4,040.00	61,523.34
Total Expenditures	40,268.75	604,033.69
Revenue Over/(Under) Expenditures	$49,374.02	$112,888.55
Unemployment:		
Premium-Departments	$16,364.05	$129,875.40
Total Revenue	16,364.05	129,875.40
Benefits	0.00	0.00
Total Expenditures	0.00	0.00
Revenue Over/(Under) Expenditures	$16,364.05	$129,875.40
Total Insurance Fund:		
Beginning Fund Balance		$5,919,719.97
Interest Income	27,934.09	338,215.23
Revenue Over/(Under) Expenditures	(14,716.83)	80,448.97
Ending Fund Balance		$6,338,384.17



CITY OF OWENSBORO
CITY EMPLOYEES' PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING JUNE 30, 2026

	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	$8,023.33	6%	$53,403.50	$51,664.26
Appreciation (Depreciation) of Investments	119,682.87	94%	425,368.86	394,564.66
Total Receipts	$127,706.20	100%	$478,772.36	$446,228.92
Expenses:				
Pensions Paid: City & OMU employees	$21,472.73	100%	$169,637.19	$169,184.78
Miscellaneous Expense	0.00	0%	52,513.51	51,622.49
Total Expenses	$21,472.73	100%	$222,150.70	$220,807.27
Revenue Over/(Under) Expenses	$106,233.47		$256,621.66	$225,421.65

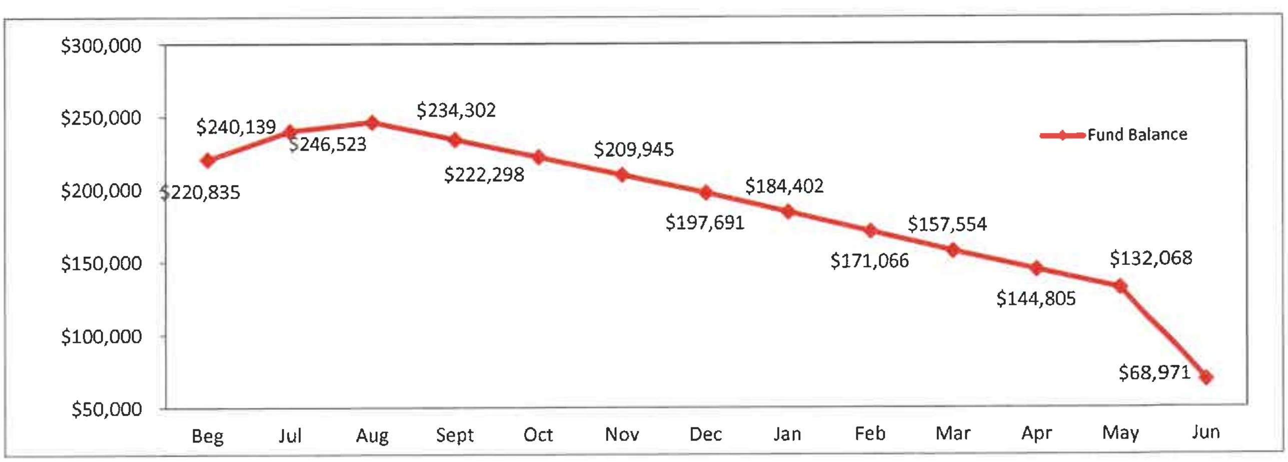
Type of Retirement	
Ordinary	2
Disability	2
Widows	6
Total	10



CITY OF OWENSBORO
POLICE AND FIRE PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING JUNE 30, 2026

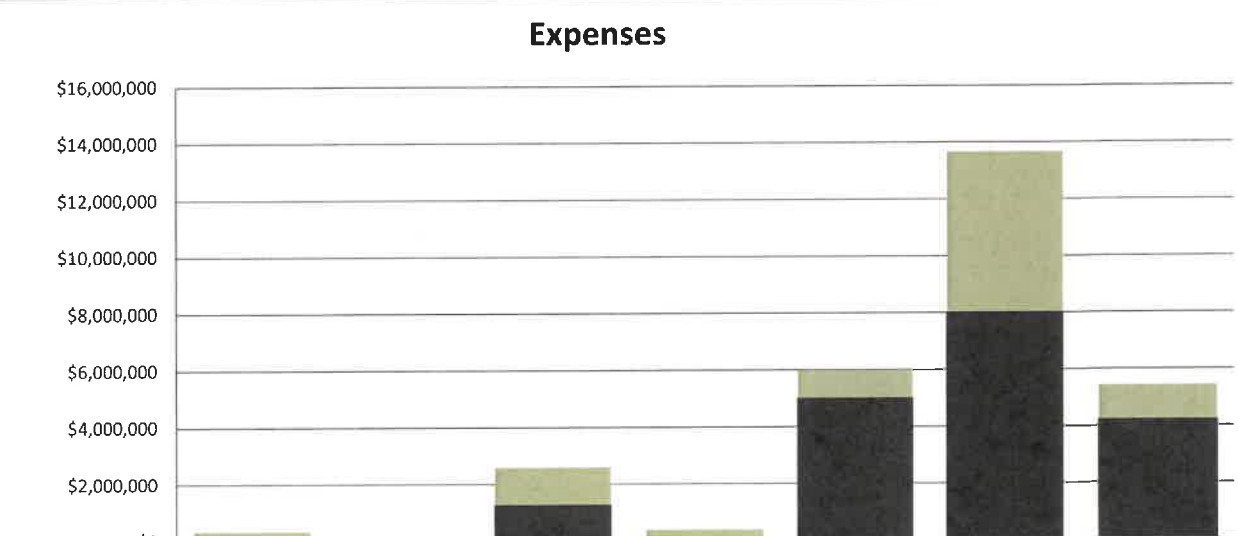
	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	$405.82	9%	$7,839.61	$15,906.68
Restitution, Other.	221.53	5%	2,773.71	2,093.07
Transfer from General Fund	4,100.00	87%	240,000.00	222,000.00
Total Receipts	$4,727.35	100%	$250,613.32	$239,999.75
Expenses:				
Pensions Paid	$67,823.82	100%	$402,324.57	$427,558.68
Miscellaneous Expense	0.00	0%	152.70	152.70
Total Expenses	$67,823.82	100%	$402,477.27	$427,711.38
Revenue Over/(Under) Expenses	($63,096.47)		($151,863.95)	($187,711.63)

Type of Retirement	
Ordinary	2
Disability	2
Widows	14
Total	18



CITY OF OWENSBORO
CAPITAL PROJECTS FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

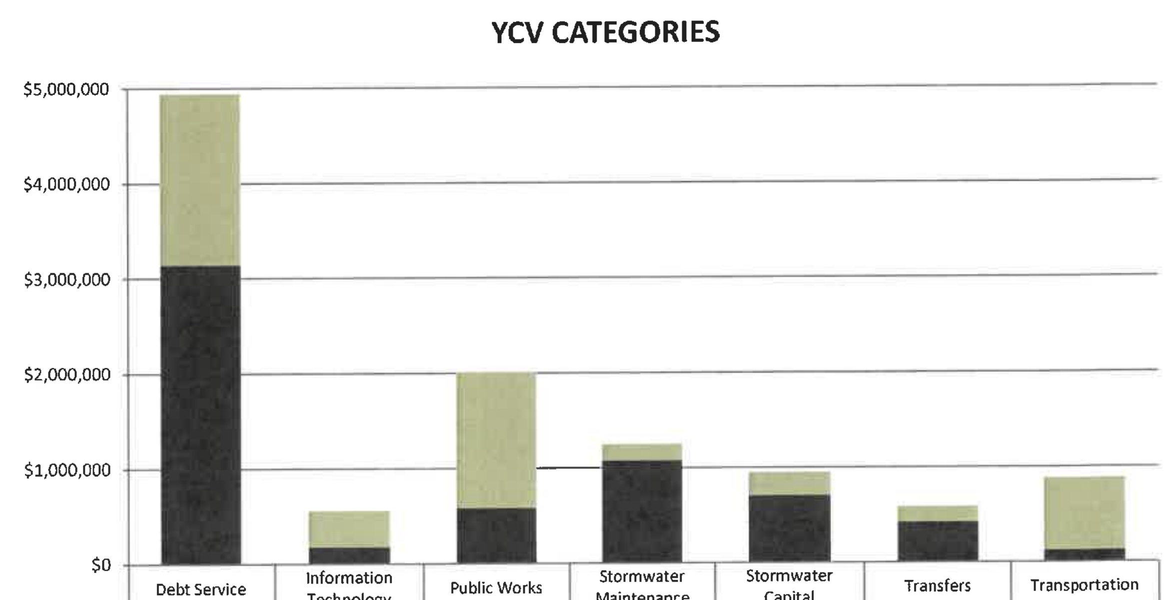
	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Interest Earnings	$0	$828,198	($828,198)
Contributions & Donations	700,000	280,000	420,000
Transfer from General Fund	400,000	400,000	0
Transfer from Facilities Maintenance	475,000	475,000	0
Total revenues	**$1,575,000**	**$1,983,198**	**($408,198)**
Expenditures:			
Miscellaneous Capital Projects	$347,936	$19,242	$328,694
Parks Projects	8,123	0	8,123
Pickleball Courts	2,587,946	1,284,808	1,303,138
Fire Training Center	383,009	39,491	343,518
Fire Stations #1 & #3 Replacement	5,988,943	5,024,394	964,549
Downtown Indoor Sports Facility	13,665,370	8,039,114	5,626,256
Senior Center	5,419,778	4,233,478	1,186,300
Total expenditures	**$28,401,105**	**$18,640,527**	**$9,760,578**



	Misc. Capital Projects	Parks Projects	Pickleball Courts	Fire Training Center	OFD #1 & #3 Replacement	Indoor Sports Facility	Senior Center
Remaining Budget	$328,694	8,123	1,303,138	343,518	964,549	5,626,256	1,186,300
YTD Actuals	$19,242	0	1,284,808	39,491	5,024,394	8,039,114	4,233,478

CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Occupational License Fee	$5,665,000	$6,405,312	($740,312)
Net Profit License Fee	1,250,000	1,633,005	(383,005)
Interest Earnings	300,000	268,117	31,883
Penalty and Interest	200,000	64,521	135,479
Miscellaneous Revenue	6,000	19,856	(13,856)
Total revenues	**$7,421,000**	**$8,390,811**	**($969,811)**
Expenditures:			
Debt Service	$4,942,310	$3,142,309	$1,800,001
Information Technology	559,467	172,774	386,693
Public Works	2,012,385	578,792	1,433,593
Stormwater Maintenance	1,249,666	1,071,846	177,820
Stormwater Capital	949,790	704,393	245,397
Transfers	582,454	418,755	163,699
Transportation	881,299	117,742	763,557
Total expenditures	**$11,177,371**	**$6,206,611**	**$4,970,760**



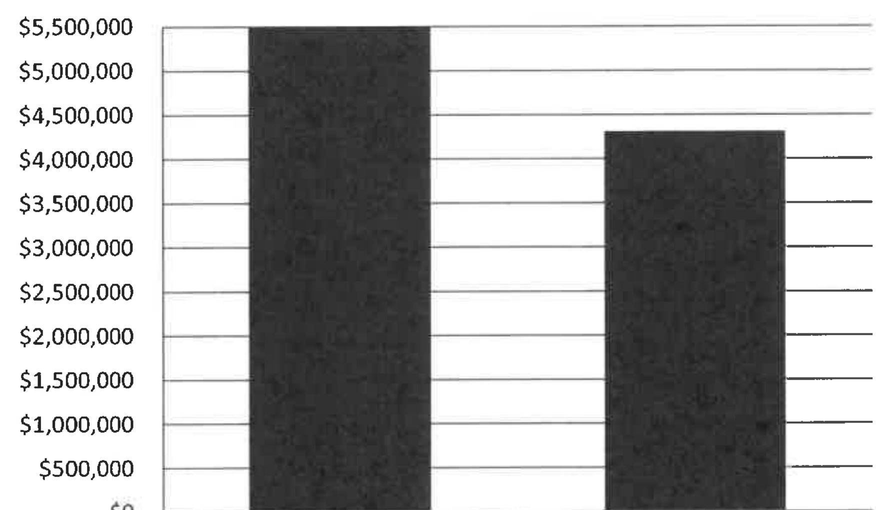
	Debt Service	Information Technology	Public Works	Stormwater Maintenance	Stormwater Capital	Transfers	Transportation
Remaining budget	$1,800,001	386,693	1,433,593	177,820	245,397	163,699	763,557
YTD Actuals	$3,142,309	172,774	578,792	1,071,846	704,393	418,755	117,742

CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JUNE 30, 2026

	Annual Budget	Year to Date Actuals	Remaining Budget
Debt Service	$4,942,310	$3,142,309	$1,800,001
Transfers			
Tourist & Convention Fund	582,454	418,755	163,699
Information Technology			
Infrasturcture/Fiber	559,467	172,774	386,693
Public Works			
Various Infrastructure	1,432,385	13,340	1,419,045
Sidewalk Program	580,000	565,452	14,548
Stormwater Maintenance			
Stormwater Maintenance-Ditch Crew	617,634	595,389	22,245
Stormwater Maintenance-RWRA	632,032	476,457	155,575
Stormwater Capital			
Culverts Replacement	226,812	100,115	126,697
Persimmon Ditch	125,000	6,300	118,700
RWRA Ravine Sewer	597,978	597,978	0
Transportation			
Bus Replacement	281,299	117,742	163,557
Downtown Archway Sign	600,000	0	600,000
Total Expenditures	**$11,177,371**	**$6,206,611**	**$4,970,760**

CITY OF OWENSBORO
DOWNTOWN REVITALIZATION FUND
STATEMENT OF RECEIPTS AND EXPENSES
FOR MONTH ENDING JUNE 30, 2026

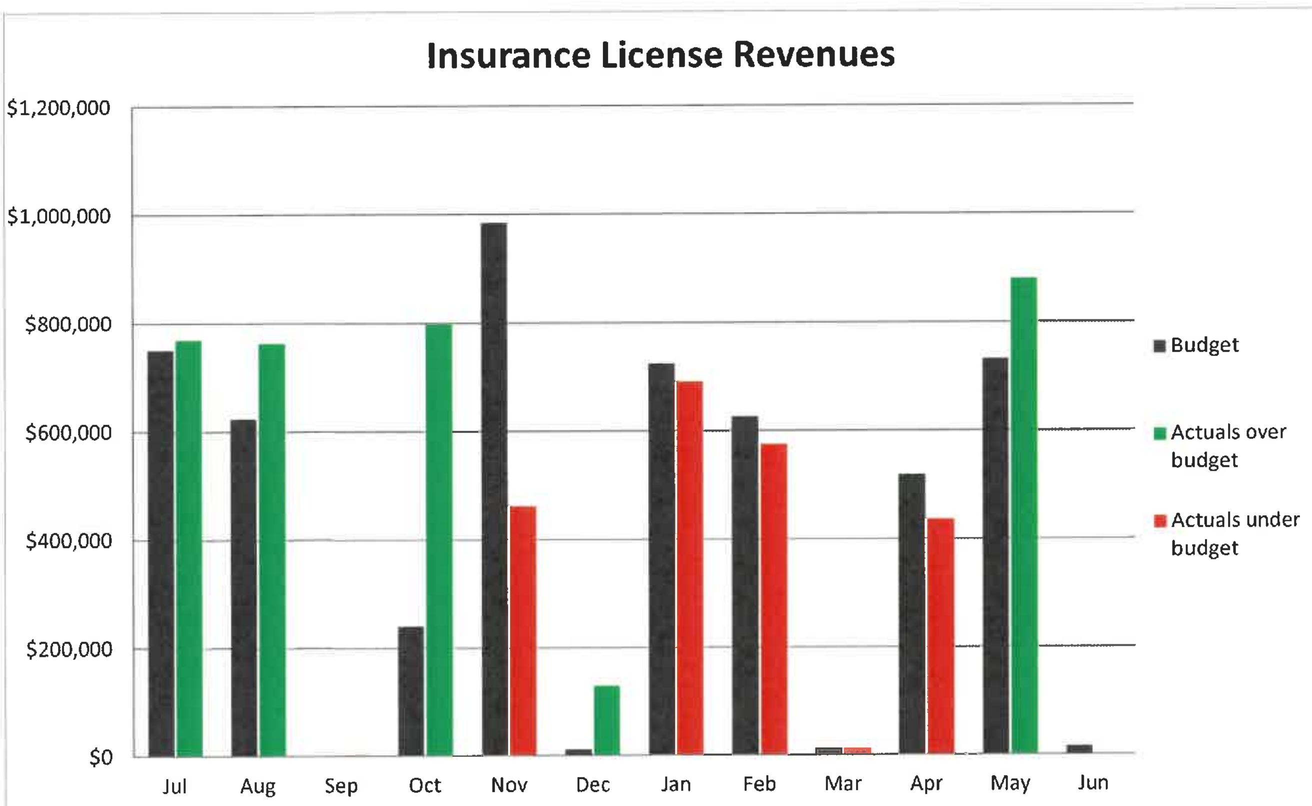
	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Insurance License Premium Fees	$5,240,000	$5,514,969	($274,969)
Interest on Investments	72,000	131,428	(59,428)
Total Revenues	**$5,312,000**	**$5,646,397**	**($334,397)**
Expenditures:			
Debt Service	$4,306,472	$4,306,471	$1
Total Expenditures	**$4,306,472**	**$4,306,471**	**$1**



Remaining Budget	($334,397)	$1
Year To Date	$5,646,397	$4,306,471

SCHEDULE OF INSURANCE PREMIUM LICENSE FEES-DTR

	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	$750,892	$769,729	$18,837	$667,039	$769,729	$102,690
August	623,560	763,183	139,623	772,655	763,183	(9,472)
September	2,096	2,575	479	907	2,575	1,668
October	239,468	797,992	558,524	111,054	797,992	686,938
November	985,120	460,379	(524,741)	1,186,927	460,379	(726,548)
December	11,004	128,976	117,972	(3,696)	128,976	132,672
January	724,168	690,266	(33,902)	702,097	690,266	(11,831)
February	626,180	574,112	(52,068)	436,090	574,112	138,022
March	12,052	10,963	(1,089)	27,226	10,963	(16,263)
April	518,236	435,490	(82,746)	525,344	435,490	(89,854)
May	731,504	880,301	148,797	773,175	880,301	107,126
June	15,720	1,003	(14,717)	3,864	1,003	(2,861)
Total	$5,240,000	$5,514,969	$274,969	$5,202,681	$5,514,969	$312,288



CITY OF OWENSBORO
DEBT SERVICE FUND
JUNE 30, 2026

Name	Detail	Funding Source	Original Borrowing (principal)	2025-26 Debt Service*	Scheduled Final Payment
Series 2016A	Roads, Stormwater Improvements & Public Parks	General Fund	2,320,000	267,750	03/01/26
Series 2016B	Build the Edge	YCV Fund	1,965,000	191,806	07/01/28
Series 2014	Riverwall construction	YCV Fund	3,572,000	291,205	04/01/30
Series 2014	PW building expansion	General Fund	893,000	72,801	04/01/30
Series 2013B	SkatePark $800K	General Fund	800,000	56,406	05/01/33
Series 2013B	IBMC-$3M	Downtown TIF	3,000,000	211,518	05/01/33
Series 2013B	Tennis Facility-$2.1M	Rec.Fund/Tennis Assoc.	2,100,000	148,062	05/01/33
Series 2013B	DT Parking-$1M/S.O.B. $1.3	Economic Dev Fund	2,305,000	162,516	05/01/33
Series 2013B	Convention Center FF&E-$1.6M	Convention Center Fund	1,600,000	112,809	05/01/33
Series 2013C	U.S. Bank Building #3-construction	Economic Dev Fund	6,350,000	430,194	05/01/33
Series 2007	Harsh Ditch Construction	YCV Fund	23,350,539	1,356,426	12/01/34
Series 2015	Scherm Ditch Construction	YCV Fund	2,878,252	229,996	12/01/35
Series 2016C	IBMC	Downtown TIF	2,560,000	175,938	01/01/37
Series 2016D	Parking Garage Construction	Downtown TIF	9,380,000	704,075	06/01/37
Series 2019A	Transportation Projects	Downtown TIF	4,635,000	326,505	06/01/37
Series 2019B	US Bank Building #1 (refi Series 2010)	Economic Dev Fund	3,815,000	396,483	06/01/31
Series 2019D	US Bank Building #2 (refi Series 2011)	Economic Dev Fund	2,180,000	207,619	06/01/31
Series 2019C	Smothers/RF Park, Utility Reloc.& Str, (refi Series 2011)	DTR Fund	18,090,000	1,135,363	04/01/41
Series 2019E	Convention Center & Infrastructure	DTR Fund	36,570,000	2,086,113	06/01/42
Series 2013A	Convention Center & Infrastructure	DTR Fund	20,530,000	1,084,996	05/01/43
Series 2023A	Sportsplex	Tourist & Convention Fund	19,000,000	1,398,124	02/01/43
Series 2023A	Fire Training Center, Various Projects	YCV Fund	14,580,000	1,072,876	02/01/43
				$12,119,580	

* 2025-26 Includes principal and interest.